

<i>SERFF Tracking Number:</i>	<i>BNLA-127087038</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>49146</i>
<i>Company Tracking Number:</i>	<i>18166</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>18166</i>		
<i>Project Name/Number:</i>	<i>18166/18166</i>		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 18166

SERFF Tr Num: BNLA-127087038 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 49146

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 18166

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler, Harris Shearer

Author: Sue Novotny

Disposition Date: 07/19/2011

Date Submitted: 06/27/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 18166

Status of Filing in Domicile: Not Filed

Project Number: 18166

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/19/2011

State Status Changed: 07/19/2011

Deemer Date:

Created By: Sue Novotny

Submitted By: Sue Novotny

Corresponding Filing Tracking Number:

Filing Description:

RE: Long-Term Care Advertising

18166– Product Brochure

Dear Insurance Department:

As required by your state's advertising rules, we are filing the above referenced form for your review and approval.

This form will be made available on a general basis. This filing contains no unusual or controversial items from normal Company and industry standards.

SERFF Tracking Number:	BNLA-127087038	State:	Arkansas
Filing Company:	Bankers Life and Casualty Company	State Tracking Number:	49146
Company Tracking Number:	18166		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	18166		
Project Name/Number:	18166/18166		

Form 18166 is designed to be used by our licensed agents when soliciting the sale of our previously approved guaranteed renewable Long-Term Care Insurance plans GR-N620, GR-630, GR-640, GR-650, GR-670, & GR-680. This form will be presented by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented.

Should you have any questions or need any additional information, please let me know.

Thank you again for your time and have a great week!

Sincerely,

Sue Novotny
Product Filing Analyst
Product Approval and Compliance

Company and Contact

Filing Contact Information

Sue Novotny, Product Filing Analyst	s.novotny@banklife.com
600 West Chicago Ave	800-621-3724 [Phone] 66059 [Ext]
Location: CH-4B038	312-396-5907 [FAX]
Chicago, IL 60654-2800	

Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
600 West Chicago Ave	Group Code: 233	Company Type:
Chicago, IL 60654-2800	Group Name:	State ID Number:
(800) 621-3724 ext. [Phone]	FEIN Number: 36-0770740	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	

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<i>Product Name:</i>	<i>18166</i>		
<i>Project Name/Number:</i>	<i>18166/18166</i>		
<i>Per Company:</i>	<i>No</i>		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	06/27/2011	49149080

<i>SERFF Tracking Number:</i>	<i>BNLA-127087038</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>18166/18166</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/19/2011	07/19/2011

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Disposition

Disposition Date: 07/19/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Quick Reference Guide	Filed-Closed	Yes

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Form Schedule

Lead Form Number: 18166

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
<div>Status</div> <div>Filed-Closed</div> <div>07/19/2011</div>	18166	Advertising	Quick Reference Guide	Initial		0.000	18166.pdf

Packaging Quick Reference Guide



BANKERS
LIFE AND CASUALTY COMPANY

For the life of
your retirement

	Basic LTCI	Standard LTCI
Maximum Daily Benefit Amount	\$40 to \$400 per day Select in increments of \$10	
Elimination Period	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460 days	
Benefit Multiplier/ Duration Period	365, 500, 730, 1000, 1095, 1460, 1500, 1825, 2000, 2190, 2500, 2920 or Unlimited days	
Facility Care <ul style="list-style-type: none"> • Nursing home • Assisted living • Alzheimer's facility • Other covered facilities 	100% of the Maximum Daily Benefit Amount	100% of the Maximum Daily Benefit Amount for nursing home care 50% of the Maximum Daily Benefit Amount for assisted living, Alzheimer's and other covered facilities
Home Care <ul style="list-style-type: none"> • Home care aides and therapists • Custodial care • Meals and transportation 	N/A	50% of the Maximum Daily Benefit Amount times 7 for a WEEKLY allowance Lifetime Maximum Benefit for home care and other covered facilities is 50% of the nursing home Lifetime Maximum Benefit
Adult Day Care	N/A	50% of the Maximum Daily Benefit Amount times 7 for a WEEKLY allowance
Other Benefits	<ul style="list-style-type: none"> • Hospice Care • Bed Reservation • Ambulance Services • Waiver of Premium • Guaranteed Purchase Option • Guaranteed Renewability • Tax-Qualified Plan Available 	<ul style="list-style-type: none"> • Hospice Care • Bed Reservation • Ambulance Services • Waiver of Premium • Guaranteed Purchase Option • Guaranteed Renewability • Tax-Qualified Plan Available

Available options vary by age.

GR-N640 Tax-Qualified Long-Term Care Policy
 GR-N670 Non-Qualified Long-Term Care Policy
 309A Additional Services Benefit Rider

GR-N620 Tax-Qualified Long-Term Care Policy
 GR-N630 Non-Qualified Long-Term Care Policy
 310L Comprehensive Services Benefit Rider (Weekly)

	Premier LTCI	Elite LTCI
Maximum Daily Benefit Amount	\$40 to \$400 per day Select in increments of \$10	
Elimination Period	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460 days	
Benefit Multiplier/ Duration Period	365, 500, 730, 1000, 1095, 1460, 1500, 1825, 2000, 2190, 2500, 2920 or Unlimited days	
Facility Care <ul style="list-style-type: none"> • Nursing home • Assisted living • Alzheimer's facility • Other covered facilities 	100% of the Maximum Daily Benefit Amount for all covered facilities	100% of the Maximum Daily Benefit Amount for all covered facilities
Home Care <ul style="list-style-type: none"> • Home care aides and therapists • Custodial care • Meals and transportation 	100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance	100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance
Adult Day Care	100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance	100% of the Maximum Daily Benefit Amount times 31 for a MONTHLY allowance
Other Benefits	<ul style="list-style-type: none"> • Hospice Care • Bed Reservation • Ambulance Services • Waiver of Premium • Guaranteed Purchase Option • Guaranteed Renewability • Tax-Qualified Plan Available • Alternate Plan of Care • Home Modification Allowance • Monitoring Equipment Allowance • Respite Care • Caregiver Training Allowance • Restoration of Benefits • Dual Waiver of Premium 	<ul style="list-style-type: none"> • Hospice Care • Bed Reservation • Ambulance Services • Waiver of Premium • Guaranteed Purchase Option • Guaranteed Renewability • Tax-Qualified Plan Available • Alternate Plan of Care • Home Modification Allowance • Monitoring Equipment Allowance • Respite Care • Caregiver Training Allowance • Restoration of Benefits • Dual Waiver of Premium • Cash Rider

GR-N650 Tax-Qualified Long-Term Care Policy
 GR-N680 Non-Qualified Long-Term Care Policy
 310A Comprehensive Services Benefit Rider (Monthly)
 311A Dual Waiver of Premium
 304R TQ/304X NTQ Restoration of Benefits

GR-N650 Tax-Qualified Long-Term Care Policy
 GR-N680 Non-Qualified Long-Term Care Policy
 310A Comprehensive Services Benefit Rider (Monthly)
 311A Dual Waiver of Premium
 304R TQ/304X NTQ Restoration of Benefits
 312A TQ/313A NTQ Cash Rider

Exclusions and Limitations

Expenses due to war or acts of war; charges not usually made in the absence of insurance; services or supplies provided by your immediate family or someone who ordinarily lives in your home (caregiver training expenses for a non-professional aren't subject to this exclusion); services and supplies not included in the plan of care; expenses paid by Medicare or any other government insurance plan, except Medicaid.

The tax-qualified policy will not pay for expenses included in the application of any Medicare deductible, coinsurance or co-payment amount. This is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualification of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

Insurers and their representatives are not permitted by law to offer tax or legal advice. The general information here was written to support the sales, marketing or service of insurance policies offered by Bankers Life and Casualty Company. Based upon individuals' particular circumstances and objectives, they should seek specific advice from their own qualified and duly licensed independent tax or legal advisors. No one may rely upon or use the information here for the purpose of avoiding any tax or tax penalty that may be imposed by the Internal Revenue Code or other applicable law.

Neither Bankers Life and Casualty Company nor any of its agents or representatives are authorized to give legal, tax or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.

Neither Bankers Life and Casualty Company nor any of its agents are in any manner affiliated with or sponsored by the U.S. Government or the Federal Medicare Program.

GR-N620 Tax-Qualified Long-Term Care Policy
309A Additional Services Benefit Rider

GR-N630 Non-Tax-Qualified Long-Term Care Policy
309A Additional Services Benefit Rider

GR-N640 Tax-Qualified Long-Term Care Policy
GR-N670 Non-Tax-Qualified Long-Term Care Policy
309A Additional Services Benefit Rider

GR-N650 Tax-Qualified Long-Term Care Policy
310A Comprehensive Services Benefit Rider
304R Restoration of Benefits Rider
311A Dual Waiver of Premium Rider
312A Cash Rider

GR-N680 Non-Tax-Qualified Long-Term Care Policy
310A Comprehensive Services Benefit Rider
304X Restoration of Benefits Rider
311A Dual Waiver of Premium Rider
313A Cash Rider